# STIC

## Scientific and Technical Information Center

# Search Report
## EIC 3600

To: KENNETH BARTLEY
Location: KNX-5B49
Art Unit: 3693
Tuesday, October 19, 2010

Case Serial Number: 09/829614

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952

robert.finley@uspto.gov

## Search Notes

Dear Examiner Bartley:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

Information on Dialog databases can be found at: http://library.dialog.com/bluesheets/

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

## II. Inventor Search Results from Dialog

Patent Literature: Inventor search

```
File 347:JAPIO Dec 1976-2010/Jun(Updated 100924)
        (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201041
        (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20101014|UT=20101007
        (c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2010/UD=201066
        (c) 2010 Thomson Reuters


Set     Items   Description
S1         6    AU=GUTIERREZ-SHERIS L?
S2         6    S1 AND ((TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR -
                TRANSMIT?)(2N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PA-
                YMENT OR PAYMENTS OR CURRENC?? OR MONETARY))(S)((PICK()UP OR -
                PICKUP)(3N)(NUMBER? ? OR DEVICE? ? OR CODE? ? OR OBJECT? ? OR
                TOKEN? ?KEY? ?))


 2/3/1     (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.


00950456    **Image available**
MONEY-TRANSFER TECHNIQUES
TECHNIQUES DE TRANSFERT D'ARGENT
Patent Applicant/Assignee:
  UNITELLER FINANCIAL SERVICES INC, 218 Route 17 North, Rochelle Park, NJ
    07622, US, US (Residence), US (Nationality)
Inventor(s):
  GUTIERREZ-SHERIS Luis Eduardo, 324 Beechwood Road, Ridgewood, NJ
    07450, US,
Legal Representative:
  MICHAELSON Peter L (agent), Michaelson & Wallace, Parkway 109 Office
    Center, 328 Newman Springs Road, P.O. Box 8489, Red Bank, NJ 07701, US,


Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200284614 A1 20021024 (WO 0284614)
  Application:         WO 2002US1618 20020118  (PCT/WO US0201618)
  Priority Application: US 2001829614 20010410
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
```

```
AU 2002235430      B2   EN           Based on OPI patent   WO 2002084614
US 20080033870     A9   EN           Related to Provisional  US 2000174646
                                     C-I-P of application  US 2000635330
EP 1380019         B1   EN           PCT Application  WO 2002US1618
                                     Based on OPI patent   WO 2002084614
Regional Designated States,Original:  AT BE CH CY DE DK ES FI FR GB GR IE
    IT LI LU MC NL PT SE TR AL LT LV MK
DE 60233216        E    DE           Application  EP 2002702039
                                     PCT Application  WO 2002US1618
                                     Based on OPI patent    EP 1380019
                                     Based on OPI patent   WO 2002084614
MX 271530          B    ES           PCT Application  WO 2002US1618
                                     Based on OPI patent   WO 2002084614
```

Non-Patent Literature: Inventor search

```
File   2:INSPEC 1898-2010/Oct W2
         (c) 2010 The IET
File   9:Business & Industry(R) Jul/1994-2010/Oct 18
         (c) 2010 Gale/Cengage
File  13:BAMP 2010/Oct 18
         (c) 2010 Gale/Cengage
File  15:ABI/Inform(R) 1971-2010/Oct 18
         (c) 2010 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2010/Oct 15
         (c) 2010 Gale/Cengage
File  20:Dialog Global Reporter 1997-2010/Oct 19
         (c) 2010 Dialog
File  35:Dissertation Abs Online 1861-2010/Sep
         (c) 2010 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/Oct 19
         (c) 2010 BLDSC all rts. reserv.
File  75:TGG Management Contents(R) 86-2010/Oct W2
         (c) 2010 Gale/Cengage
File  95:TEME-Technology & Management 1989-2010/Sep W2
         (c) 2010 FIZ TECHNIK
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Aug
         (c) 2010 The HW Wilson Co.
File 139:EconLit 1969-2010/Sep
         (c) 2010 American Economic Association
File 148:Gale Group Trade & Industry DB 1976-2010/Oct 18
         (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 256:TecTrends 1982-2010/Oct W2
         (c) 2010 Info.Sources Inc. All rights res.
```

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File 267:Finance & Banking Newsletters 2008/Sep 29
        (c) 2008 Dialog
File 268:Banking Info Source 1981-2010/Oct W2
        (c) 2010 ProQuest Info&Learning
File 275:Gale Group Computer DB(TM) 1983-2010/Sep 06
        (c) 2010 Gale/Cengage
File 474:New York Times Abs 1969-2010/Oct 19
        (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Oct 19
        (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File 610:Business Wire 1999-2010/Oct 19
        (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Oct 19
        (c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 26
        (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Oct 19
        (c) 2010 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
        (c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
        (c) 2008 Bond Buyer
File 634:San Jose Mercury  Jun 1985-2010/Oct 17
        (c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Oct 18
        (c) 2010 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2010/Oct W2
        (c) 2010 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
        (c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File 608:MCT Information Svc. 1992-2010/Oct 19
        (c) 2010 MCT Information Svc.

Set     Items   Description
S1          0   AU=(GUTIERREZ-SHERIS, L? OR GUTIERREZ-SHERIS L? OR GUTIERR-
                EZSHERIS, L? OR GUTIERREZSHERIS L? OR GUTIERREZ()SHERIS(2N)L?)
```

## III. Text Search Results from Dialog

### A. Patent Files, Full-text

Patent Literature: Full Text
  Dialog files: 348,349

```
File 348:EUROPEAN PATENTS 1978-201041
         (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20101014|UT=20101007
         (c) 2010 WIPO/Thomson


Set      Items    Description
S1       12452    (TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT-
                  ?)(3N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR
                  PAYMENTS OR CURRENC?? OR MONETARY)
S2       3966     PIN OR PINS OR PERSONAL()(IDENTIF? OR ID)()NUMBER? ?
S3       8791     (PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHE-
                  NTICAT? OR ACCESS OR RESPONSE OR CHECK)(3N)(NUMBER? ? OR DEVI-
                  CE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQ-
                  UENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR
                  PASSWORD? ?
S4       11902    DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT?
                  OR DIVERSE? OR DISTINGUISH?
S5       2611     (CUSTOMER? ? OR PAYOR? ? OR TRANSFEROR? ? OR ASSIGNOR? OR -
                  PAYER? ? OR CLIENT? ? OR PATRON? ? OR USER? ?)(12N)(BENEFICIA-
                  R? OR PAYEE? ? OR TRANSFEREE? ? OR ASSIGNEE? OR RECEIVER? ? OR
                  RECIPIENT? ? OR ANNUITANT? ?)
S6       514      S2(12N)S3(12N)S4
S7       13       S1(S)S5(S)S6
S8       9        S7 AND IC=(G06F OR G06Q)


 8/3,K/1     (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2010 European Patent Office. All rts. reserv.

02615076
Systems and methods for secure transaction management and electronic rights
   protection
Systeme  und Verfahren zur Verwaltung sicherer Transaktionen und zum Schutz
   der elektronischen Rechte
Systemes et procedes de gestion de transactions securisees et de protection
   des droits electroniques
PATENT ASSIGNEE:
  Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA
   94085-3913, (US), (Applicant designated States: all)
INVENTOR:
```

required.
For debit accounts, the EM transmits the user debit account number,
the
transaction amount, and the payee transaction data to an on-line
debit network. This information is forwarded to the transaction processor
entity bank of the...system. The transaction amount is then entered into
the terminal, either using an electronic cash register or manually, by a
payee. The user then either approves or cancels the
transaction using the terminal's keypad. Once the electronic payment is
approved, the terminal transmits the electronic payment to
the DPC, where the DPC authorizes the transaction and transmits a
transaction to the appropriate credit or debit network...

## B.  Patent Files, Abstract

Patent Literature: Non-Full Text
  Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Jun(Updated 100924)
        (c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD=201066
        (c) 2010 Thomson Reuters

```
Set      Items     Description
S1       14046     (TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT-
                   ?)(3N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR
                   PAYMENTS OR CURRENC?? OR MONETARY)
S2         480     PIN OR PINS OR PERSONAL()(IDENTIF? OR ID)()NUMBER? ?
S3        2313     (PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHE-
                   NTICAT? OR ACCESS OR RESPONSE OR CHECK)(3N)(NUMBER? ? OR DEVI-
                   CE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQ-
                   UENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR
                   PASSWORD? ?
S4        7645     DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT?
                   OR DIVERSE? OR DISTINGUISH?
S5         830     (CUSTOMER? ? OR PAYOR? ? OR TRANSFEROR? ? OR ASSIGNOR? OR -
                   PAYER? ? OR CLIENT? ? OR PATRON? ? OR USER? ?)(12N)(BENEFICIA-
                   R? OR PAYEE? ? OR TRANSFEREE? ? OR ASSIGNEE? OR RECEIVER? ? OR
                   RECIPIENT? ? OR ANNUITANT? ?)
S6          24     S2(12N)S3(12N)S4
S7           2     S1(S)S5(S)S6
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 7/3,K/1     (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

## IV. Text Search Results from Dialog

### A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text
  Dialog files: 2,35,65,95,99,139,256,474,475,583

```
File    2:INSPEC 1898-2010/Oct W2
           (c) 2010 The IET
File   35:Dissertation Abs Online 1861-2010/Sep
           (c) 2010 ProQuest Info&Learning
File   65:Inside Conferences 1993-2010/Oct 19
           (c) 2010 BLDSC all rts. reserv.
File   95:TEME-Technology & Management 1989-2010/Sep W2
           (c) 2010 FIZ TECHNIK
File   99:Wilson Appl. Sci & Tech Abs 1983-2010/Aug
           (c) 2010 The HW Wilson Co.
File  139:EconLit 1969-2010/Sep
           (c) 2010 American Economic Association
File  256:TecTrends 1982-2010/Oct W2
           (c) 2010 Info.Sources Inc. All rights res.
File  474:New York Times Abs 1969-2010/Oct 19
           (c) 2010 The New York Times
File  475:Wall Street Journal Abs 1973-2010/Oct 19
           (c) 2010 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
           (c) 2002 Gale/Cengage
```

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Set     Items   Description
S1       9724   (TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT-
                ?)(3N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR
                PAYMENTS OR CURRENC?? OR MONETARY)
S2         77   PIN OR PINS OR PERSONAL()(IDENTIF? OR ID)()NUMBER? ?
S3        168   (PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHE-
                NTICAT? OR ACCESS OR RESPONSE OR CHECK)(3N)(NUMBER? ? OR DEVI-
                CE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQ-
                UENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR
                PASSWORD? ?
S4       1262   DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT?
                OR DIVERSE? OR DISTINGUISH?
S5          1   S1 AND (S2(S)S3(S)S4)
S6          1   S5 NOT PY>2001
```

```
 6/3,K/1      (Item 1 from file: 2)
DIALOG(R)File    2:INSPEC
```

02834876
Title: Some cryptographic principles of authentication in electronic
   funds transfer systems
Author(s): Meyer, C.H. 1; Matyas, S.M. 1
Affiliation(s):
   1. System Communications Div., IBM Corp., Kingston, NY, USA
Journal: Computer Communication Review, vol.11, no.4, pp.73-88
Country of Publication: USA
Publication Date: Oct. 1981
Conference Title: Proceedings of the Seventh Data Communications Symposium
Conference Date: 27-29 Oct. 1981
Conference Location: Mexico City, Mexico
Conference Sponsor: ACM IEEE
ISSN: 0146-4833
ISSN Type: print
CODEN: CCRED2
Language: English
Subfile(s): B (Electrical & Electronic Engineering); C (Computing &
   Control Engineering)
INSPEC Update Issue: 1982-005
Copyright: 1982, IEE
Title: Some cryptographic principles of authentication in electronic
   funds transfer systems
Abstract: One essential requirement of an electronic funds
   transfer (EFT) system is that institutions must be able to join
   together in a common EFT network such that a member...

...are developed for such a network in such a way as to keep personal
   verification and message authentication processes at different
   institutions completely separate. This is accomplished through the
   combined use of user-remembered personal identification
   numbers (PINs), secret system keys, and
   intelligent secure (bank) cards on which are recorded secret
   personal cryptographic keys.
Identifiers: authentication; electronic funds transfer systems
   ; interchange; personal identification numbers; cryptographic keys


   B. NPL Files, Full-text


Non-Patent Literature: Full Text
   Dialog files: 9,13,15,16,20,75,148,160,267,268,275,610,613,621,624,25,626,634,636,647,674,810,813,608

File  9:Business & Industry(R) Jul/1994-2010/Oct 18

```
          (c) 2010 Gale/Cengage
File  13:BAMP 2010/Oct 18
          (c) 2010 Gale/Cengage
File  15:ABI/Inform(R) 1971-2010/Oct 18
          (c) 2010 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2010/Oct 15
          (c) 2010 Gale/Cengage
File  20:Dialog Global Reporter 1997-2010/Oct 19
          (c) 2010 Dialog
File  75:TGG Management Contents(R) 86-2010/Oct W2
          (c) 2010 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2010/Oct 18
          (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 267:Finance & Banking Newsletters 2008/Sep 29
          (c) 2008 Dialog
File 268:Banking Info Source 1981-2010/Oct W2
          (c) 2010 ProQuest Info&Learning
File 275:Gale Group Computer DB(TM) 1983-2010/Sep 06
          (c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Oct 19
          (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Oct 19
          (c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 26
          (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Oct 19
          (c) 2010 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
          (c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
          (c) 2008 Bond Buyer
File 634:San Jose Mercury  Jun 1985-2010/Oct 17
          (c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Oct 18
          (c) 2010 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2010/Oct W2
          (c) 2010 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
          (c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File 608:MCT Information Svc. 1992-2010/Oct 19
          (c) 2010 MCT Information Svc.
```

```
Set     Items   Description
S1      641892  (TRANSFER?? OR TRANSFERR??? OR SEND??? OR SENT OR TRANSMIT-
                ?)(3N)(FUND OR FUNDS OR MONEY OR MONIES OR CASH OR PAYMENT OR
                PAYMENTS OR CURRENC?? OR MONETARY)
S2      20378   PIN OR PINS OR PERSONAL()(IDENTIF? OR ID)()NUMBER? ?
S3      31362   (PICK()UP OR PICKUP OR PASS OR SECRET OR SECURITY OR AUTHE-
                NTICAT? OR ACCESS OR RESPONSE OR CHECK)(3N)(NUMBER? ? OR DEVI-
                CE? ? OR CODE? ? OR OBJECT? ? OR TOKEN? ? OR STRING? ? OR SEQ-
                UENCE? ? OR CHARACTER? ? OR WORD? ? OR PHRASE? ? OR KEY? ?) OR
                PASSWORD? ?
S4      276446  DIFFER? OR UNIQUE? OR SEPARAT? OR INDEPENDENT? OR DISTINCT?
                OR DIVERSE? OR DISTINGUISH?
S5      314894  CUSTOMER? ? OR PAYOR? ? OR TRANSFEROR? ? OR ASSIGNOR? OR P-
                AYER? ? OR CLIENT? ? OR PATRON? ? OR USER? ? OR BENEFICIAR? OR
                PAYEE? ? OR TRANSFEREE? ? OR ASSIGNEE? OR RECEIVER? ? OR REC-
                IPIENT? ? OR ANNUITANT? ?
S6      264     S2(12N)S3(12N)S4
S7      32      S1(S)S5(S)S6
S8      13      S7 NOT PY>2001
S9      9       RD   (unique items)


 9/3,K/1     (Item 1 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

02274891  90181674
Personal finance software
Negrino, Tom
Macworld  v18n12  PP: 44-45  Dec 2001
ISSN: 0741-8647  JRNL CODE: IMCW
WORD COUNT: 1042
```

...TEXT: and MYOB AccountEdge (Reviews, March 2001), a full-featured
accounting package.

One Step Update, a feature long enjoyed by Windows users but new to
the Mac, lets you perform all your online transactions with one click. You
can download banking data and credit card transactions, send bill
payments, and get stock quotes in a single session rather than
connecting to each financial institution separately. PIN Vault,
another new feature, stores all the passwords or PIN numbers
for your different online accounts. Like the Mac OS's Keychain, this
feature lets you access everything with one master password.

Another terrific new feature for online banking users is automatic
checkbook reconciliation. After downloading your transactions, the program